



IFW #

PTO/SB/21 (09-04)

**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

25+refs

Application Number

10/676,717

Filing Date

September 30, 2003

First Named Inventor

Blair, Paul

Art Unit

3621

Examiner Name

James A. Reagan

Attorney Docket Number

020375-042000US

**ENCLOSURES (Check all that apply)**

Fee Transmittal Form



Fee Attached



Amendment/Reply



After Final



Affidavits/declaration(s)



Extension of Time Request



Express Abandonment Request



Information Disclosure Statement



Drawing(s)



Licensing-related Papers



Petition

Petition to Convert to a  
Provisional ApplicationPower of Attorney, Revocation  
Change of Correspondence Address

Terminal Disclaimer



Request for Refund



CD, Number of CD(s) \_\_\_\_\_



Landscape Table on CD



After Allowance Communication to TC

Appeal Communication to Board  
of Appeals and InterferencesAppeal Communication to TC  
(Appeal Notice, Brief, Reply Brief)

Proprietary Information



Status Letter

Other Enclosure(s) (please identify  
below):

Return Postcard; copies of references

Certified Copy of Priority  
Document(s)Reply to Missing Parts/ Incomplete  
ApplicationReply to Missing Parts  
under 37 CFR 1.52 or 1.53

Remarks

The Commissioner is authorized to charge any additional fees to Deposit  
Account 20-1430.**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name

Townsend and Townsend and Crew LLP

Signature

Printed name

Darin J. Gibby

Date

1/23/06

Reg. No.

38,464

**CERTIFICATE OF TRANSMISSION/MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

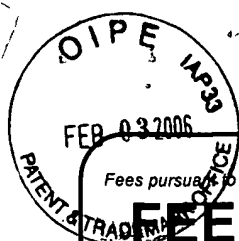
Signature

Typed or printed name

Mark T. Davis

Date

1/30/06



Effective on 12/08/2004.  
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

# FEE TRANSMITTAL

## For FY 2006

☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 180)

**Complete if Known**

Application Number	10/676,717
Filing Date	September 30, 2003
First Named Inventor	Blair, Paul
Examiner Name	James A. Reagan
Art Unit	3621
Attorney Docket No.	020375-042000US

**METHOD OF PAYMENT (check all that apply)**

☐ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): \_\_\_\_\_  
☒ Deposit Account Deposit Account Number: 20-1430 Deposit Account Name: Townsend and Townsend and Crew LLP

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☒ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, except for the filing fee  
☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17 ☒ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038

**FEE CALCULATION****1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Small Entity	Small Entity	Small Entity	Small Entity	Small Entity	Small Entity	
	Fee (\$)	Fee (\$)	Fee (\$)	Fee (\$)	Fee (\$)	Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

**2. EXCESS CLAIM FEES**

Fee Description	Small Entity	Small Entity
	Fee (\$)	Fee (\$)
Each claim over 20 or, for Reissues, each claim over 20 and more than in the original patent	50	25
Each independent claim over 3 or, for Reissues, each independent claim more than in the original patent	200	100
Multiple dependent claims	360	180

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)	Multiple Dependent Claims	Fee (\$)	Fee Paid (\$)
_____ - 20 or HP = _____ x _____ = _____						

HP = highest number of total claims paid for, if greater than 20

Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
_____ - 3 or HP = _____ x _____ = _____			

HP = highest number of independent claims paid for, if greater than 3

**3. APPLICATION SIZE FEE**

If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
_____ - 100 = _____ / 50 = _____ (round up to a whole number) x _____ = _____				

**4. OTHER FEE(S)**

Non-English Specification, \$130 fee (no small entity discount)

Other: Submission of Information Disclosure Stmt

**Fees Paid (\$)**

180

**SUBMITTED BY**

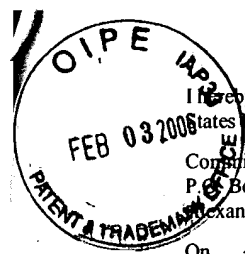
Signature

Registration No. 38,464  
(Attorney/Agent)

Telephone 303-571-4000

Name (Print/Type) Darin J. Gibby

Date



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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

PATENT  
Attorney Docket No.: 020375-042000US

On January 30, 2006

TOWNSEND and TOWNSEND and CREW LLP

By: Mark T. Davis  
Mark T. Davis

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Paul Blair et al.

Application No.: 10/676,717

Filed: September 30, 2003

For: SYSTEMS AND METHODS FOR  
STAGING TRANSACTIONS,  
PAYMENTS AND COLLECTIONS

Examiner: James A. Reagan

Art Unit: 3621

INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references [in compliance with the requirements of 37 CFR §1.98(a)(2)] are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

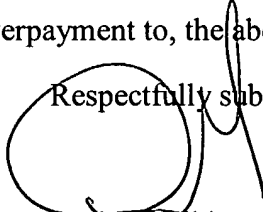
As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

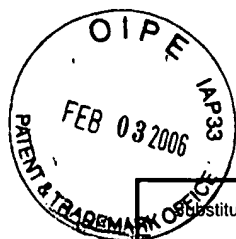
This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

  
Darin J. Gibby  
Reg. No. 38,464

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
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Fax: 303-571-4321  
DJG:mtd



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/676,717	
			Filing Date	September 30, 2003	
			First Named Inventor	Paul A. Blair et al.	
			Art Unit	3621	
			Examiner Name	James A. Reagan	
Sheet	1	of	21	Attorney Docket Number	020375-042000US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	AA	US-3,599,151	08-10-1971	Harr	
	AB	US-3,783,755	01-08-1974	Lagin	
	AC	US-3,833,395	09-03-1974	Earl J. Gosnell	
	AD	US-4,032,931	06-28-1977	Haker.	
	AE	US-4,321,672	03-23-1982	Braun et al.	
	AF	US-4,454,414	06-12-1984	Benton	
	AG	US-4,562,340	12-31-1985	Tateisi et al.	
	AH	US-4,562,341	12-31-1985	Ohmae et al.	
	AI	US-4,630,200	12-16-1986	Ohmae et al.	
	AJ	US-4,678,895	07-07-1987	Tateisi et al.	
	AK	US-4,722,554	02-02-1988	Pettit	
	AL	US-4,812,628	03-14-1989	Boston et al.	
	AM	US-4,902,881	02-02-1990	Janku	
	AN	US-4,961,142	10-02-1990	Elliott et al.	
	AO	US 4,972,318	11-20-1990	Brown et al.	
	AP	US-5,021,967	01-04-1991	Smith	
	AQ	US-5,053,607	10-01-1991	Carlson et al.	
	AR	US-5,119,293	01-02-1992	Hammond	
	AS	US-5,175,682	12-29-1992	Higashiyama et al.	
	AT	US-5,220,501	06-15-1993	Lawlor et al.	
	AU	US-5,283,829	02-01-1994	Anderson	
	AV	US-5,350,906	09-27-1994	Brody et al.	
	AW	US-5,367,452	11-22-1994	Gallery et al.	
	AX	US-5,408,077	04-18-1995	Campo et al.	
	AY	US-5,426,594	06-20-1995	Wright et al.	
	AZ	US-5,448,043	09--1995	Nakano et al.	
	BA	US-5,461,217	10-24-1995	Claus.	
	BB	US-5,464,971	11-07-1995	Sutcliffe et al.	
	BC	US 5,465,206	11-07-1995	Hilt et al.	
	BD	US-5,477,037	12-19-1995	Berger	
	BE	US-5,477,038	12-19-1995	Levine et al.	
	BF	US-5,484,988	01-16-1996	Hills et al.	
	BG	US-5,491,325	02-13-1996	Huang et al.	
	BH	US-5,504,677	04-02-1996	Robert E. Pollin	
	BI	US-5,510,979	04-23-1996	Moderi et al.	
	BJ	US-5,513,117	04-30-1996	Small	
	BK	US 5,524,073	06-04-1996	Stambler	
	BL	US-5,555,496	09-10-1996	Tackbary et al.	
	BM	US-5,570,465	10-29-1996	Tsakanikas	

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/676,717	
			Filing Date	September 30, 2003	
			First Named Inventor	Paul A. Blair et al.	
			Art Unit	3621	
			Examiner Name	James A. Reagan	
Sheet	2	of	21	Attorney Docket Number	020375-042000US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	BN	US-5,577,109	11-19-1996	Stimson et al.	
	BO	US 5,604,802	02-18-1997	Holloway	
	BP	US-5,622,388	04-22-1997	Isabelo S. Alcorido	
	BQ	US-5,629,982	05-13-1997	Micali	
	BR	US 5,638,283	06-10-1997	Herbert	
	BS	US 5,649,117	07-15-1997	Landry	
	BT	US-5,650,604	07-22-1997	Marcous et al.	
	BU	US-5,657,201	08-12-1997	Kochis	
	BV	US-5,677,955	10-14-1997	John Doggett et al.	
	BW	US-5,679,940	10-21-1997	Templeton et al.	
	BX	US-5,699,528	12-16-1997	Edward J. Hogan	
	BY	US-5,717,868	02-10-1998	James	
	BZ	US-5,721,768	02-24-1998	Stimson et al.	
	CA	US-5,732,136	03-24-1998	Murphree et al.	
	CB	US-5,732,400	03-24-1998	Mandler et al.	
	CC	US-5,745,886	04-28-1998	Rosen	
	CD	US-5,757,917	05-26-1998	Rose et al.	
	CE	US-5,764,888	06-09-1998	Bolan et al.	
	CF	US-5,774,879	06-30-1998	Custy et al.	
	CG	US-5,778,067	07-14-1998	Jones et al.	
	CH	US-5,779,379	07-14-1998	Mason et al.	
	CI	US 5,783,808	07-21-1998	Josephson	
	CJ	US-5,787,403	07-28-1998	Randle.	
	CK	US-5,794,207	08-11-1998	Walker et al.	
	CL	US-5,815,657	09-29-1998	Williams et al.	
	CM	US-5,825,617	10-06-1998	Kochis et al.	
	CN	US-5,826,241	10-20-1998	Stein et al.	
	CO	US-5,828,875	10-27-1998	Halvarsson et al.	
	CP	US-5,832,463	11-03-1998	Wade L. Funk	
	CQ	US-5,870,718	02-09-1999	Spector	
	CR	US-5,875,435	02-23-1999	Brown	
	CS	US-5,878,211	03-02-1999	Delagrange et al.	
	CT	US 5,880,446	03-09-1999	Mori et al.	
	CU	US-5,893,080	04-06-1999	McGurl et al.	
	CV	US-5,896,298	04-20-1999	Richter	
	CW	US 5,897,625	04-27-1999	Gustin et al.	
	CX	US-5,897,989	04-27-1999	Beecham	
	CY	US-5,898,154	04-27-1999	Rosen	
	CZ	US-5,899,980	05-04-1999	Wilf et al.	

Examiner Signature		Date Considered	
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Sheet	3	of	21	Attorney Docket Number	020375-042000US

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		Number Kind Code <sup>2</sup> (if known)			
	DA	US-5,899,982	05-04-1999	Randle	
	DB	US-5,902,983	05-11-1999	Crevelt et al.	
	DC	US-5,903,881	05-11-1999	Schrader et al.	
	DD	US-5,909,492	06-01-1999	Payne et al.	
	DE	US-5,909,673	06-01-1999	Gregory	
	DF	US-5,910,988	06-08-1999	Ballard	
	DG	US-5,913,202	06-15-1999	Motoyama.	
	DH	US-5,915,023	06-22-1999	Bernstein	
	DI	US-5,920,629	07-06-1999	Rosen	
	DJ	US-5,920,847	07-06-1999	Kolling et al.	
	DK	US-5,920,848	07-06-1999	Schutzer et al.	
	DL	US-5,937,396	08-10-1999	Konya	
	DM	US-5,949,044	09-07-1999	Walker et al.	
	DN	US-5,952,639	09-14-1999	Ohki et al.	
	DO	US-5,953,709	09-14-1999	Gilbert et al.	
	DP	US-5,953,710	09-14-1999	Fleming	
	DQ	US-5,960,412	09-28-1999	Tackbary et al.	
	DR	US-5,963,647	10-05-1999	Downing et al.	
	DS	US-5,974,146	10-26-1999	Randle et al.	
	DT	US-5,974,194	10-26-1999	Tackbary et al.	
	DU	US-RE 36,365	11-02-1999	Levine et al.	
	DV	US-5,987,426	11-16-1999	Goodwin, III	
	DW	US-5,993,047	11-30-1999	Novogrod et al.	
	DX	US 5,999,624	12-07-1999	Hopkins	
	DY	US-6,003,763	12-21-1999	Gallagher et al.	
	DZ	US-6,011,833	01-04-2000	West	
	EA	US-6,012,048	01-04-2000	Gustin et al.	
	EB	US-6,015,087	01-18-2000	Seifert et al.	
	EC	US-6,027,216	02-22-2000	Guyton	
	ED	US-6,029,150	02-22-2000	Kravitz	
	EE	US-6,030,000	02-29-2000	Diamond	
	EF	US-6,032,133	02-29-2000	Hilt et al.	
	EG	US-6,032,137	02-29-2000	Ballard	
	EH	US 6,035,285	03-07-2000	Schlect et al.	
	EI	US-6,035,406	03-07-2000	Moussa et al.	
	EJ	US-6,039,245	03-21-2000	Symonds et al.	
	EK	US-6,039,250	03-21-2000	Ito et al.	
	EL	US-6,044,360	03-28-2000	Picciallo	
	EM	US-6,044,362	03-28-2000	Neely	

Examiner Signature		Date Considered	
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Sheet	4	of	21	Attorney Docket Number	020375-042000US

U.S. PATENT DOCUMENTS+					
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		Number Kind Code <sup>2</sup> (if known)			
	EN	US-6,045,039	04-04-2000	Stinson et al.	
	EO	US-6,058,417	05-02-2000	Hess et al.	
	EP	US-6,064,990	05-16-2000	Goldsmith	
	EQ	US-6,070,150	05-30-2000	Remington et al.	
	ER	US-6,070,156	05-30-2000	Hartsell et al.	
	ES	US-6,070,798	06-06-2000	Nethery	
	ET	US-6,078,907	06-20-2000	Lamm	
	EU	US-6,081,790	06-27-2000	Rosen	
	EV	US-6,088,683	07-11-2000	Jalili	
	EW	US-6,088,684	07-11-2000	Custy et al.	
	EX	US-6,097,834	08-01-2000	Krouse et al.	
	EY	US-6,098,053	08-01-2000	Slater	
	EZ	US-6,106,020	08-22-2000	Leef et al.	
	FA	US-6,119,106	09-12-2000	Mersky et al.	
	FB	US-6,119,931	09-19-2000	Novogrod	
	FC	US-6,122,625	09-19-2000	Rosen	
	FD	US-6,128,603	10-03-2000	Dent et al.	
	FE	US 6,134,561	10-17-2000	Brandien et al.	
	FF	US-6,145,738	11-14-2000	Stinson et al.	
	FG	US-6,148,377	11-14-2000	Carter et al.	
	FH	US-6,149,056	11-21-2000	Stinson et al.	
	FI	US-6,164,528	12-26-2000	Hills et al.	
	FJ	US-6,167,386	12-26-2000	Brown	
	FK	US-6,175,823 B1	01-16-2001	Van Dusen	
	FL	US-6,189,787	02-20-2001	Dorf	
	FM	US-6,193,152 B1	02-27-2001	Fernando et al.	
	FN	US-6,199,761	03-13-2001	Drexler	
	FO	US-6,202,054	03-13-2001	Lawlor, et al.	
	FP	US-6,206,283	03-27-2001	Bansal et al.	
	FQ	US-RE 37,122 E	04-03-2001	Levine et al.	
	FR	US-6,223,168	04-24-2001	McGurl et al.	
	FS	US-6,246,996 B1	06-12-2001	Stein et al.	
	FT	US-6,247,047	06-12-2001	Wolff	
	FU	US-6,260,024 B1	07-10-2001	Shkedy	
	FV	US-6,263,446	07-17-2001	Kausik et al.	
	FW	US-6,269,369	07-31-2001	Robertson	
	FX	US-6,275,829 B1	08-14-2001	Angiulo et al.	
	FY	US-6,286,756	09-11-2001	Stinson et al.	
	FZ	US-6,289,322 B1	09-11-2001	Kitchen et al.	

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	GA	US-6,292,789	09-18-2001	Schutzer	
	GB	US-6,305,604	10-23-2001	Ono	
	GC	US-6,308,887	10-30-2001	Korman et al.	
	GD	US-6,314,169 B1	11-06-2001	Schelberg, Jr. et al.	
	GE	US-6,317,745	11-13-2001	Thomas et al.	
	GF	US-6,321,211	11-20-2001	Dodd	
	GG	US 6,321,987	11-27-2001	McCall et al.	
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	HL	US-6,488,203	12-03-2002	Stoutenburg et al.	
	HM	US-6,502,747	01-07-2003	Stoutenburg et al.	

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			Filing Date	September 30, 2003	
			First Named Inventor	Paul A. Blair et al.	
			Art Unit	3621	
			Examiner Name	James A. Reagan	
Sheet	6	of	21	Attorney Docket Number	020375-042000US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	HN	US 2003/0024979 A1	02-06-2003	Hansen et al.	
	HO	US-2003/0028491 A1	02-06-2003	Cooper	
	HP	US 2003/0055780 A1	03-20-2003	Hansen et al.	
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	HS	US 6,547,132	04-15-2003	Templeton et al.	
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	IW	US 2004/0024701 A1	02-05-2004	Hansen et al.	
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	IZ	US 2004/0078327 A1	04-22-2004	Frazier et al.	

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Sheet	7	of	21	Attorney Docket Number	020375-042000US

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		Number Kind Code <sup>2</sup> (if known)			
	JA	US 2004/0088248 A1	05-06-2004	Cutler	
	JB	US-6,736,314 B2	05-18-2004	Cooper et al.	
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	JH	US 6,761,309	07-13-2004	Stoutenburg et al.	
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	JM	US 2004/0148286 A1	07-29-2004	Rogers	
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	JY	US 6,829,588	12-07-2004	Stoutenburg et al.	
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	KA	US 6,847,947	01-25-2005	Kambour et al.	
	KB	US 2005/0017067 A1	01-27-2005	Weinberger	
	KC	US 6,886,742	05-03-2005	Stoutenburg et al.	
	KD	US 6,908,031	06-21-2005	Seifert et al.	
	KE	US 6,922,673	07-26-2005	Karas et al.	
	KF	US 2005/0167481 A1	08-04-2005	Hansen et al.	
	KG	US 2005/0187929 A1	08-25-2005	Staggs	
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Examiner	Cite	Foreign Patent Document	Publication Date	Name of Patentee or	Pages, Columns, Lines,	T <sup>3</sup>
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				Examiner Name	James A. Reagan
Sheet	8	of	21	Attorney Docket Number	020375-042000US

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	LB	WO	02/05195	A1	01-17-2002		<input type="checkbox"/>
	LC	FR	2728983	A1	07-05-1996		<input checked="" type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	LD	"Beaming Money by Email is Web's Next Killer App", PR Newswire, New York, November 16, 1999, pg. 1	
	LE	"billserv.com Launches bills.com, an Internet Portal for Consumers to Pay all Bills Online at no Cost", Business Editors & High-Tech Writers. Business Wire, New York, February 22, 2000, pg 1	
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	LG	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	
	LH	BUSINESS WIRE, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion", downloaded from website <a href="http://www.proquest.umi.com">http://www.proquest.umi.com</a> .	
	LI	CONFINITY, INC., PayPal.com, How PayPal.com Works, downloaded from website <a href="http://www.paypal.com">http://www.paypal.com</a> on 02/07/2000, 7 pages	
	LJ	DOTBANK, The Way to Send and Receive Money on the Internet, downloaded from website <a href="http://www.dotbank.com">http://www.dotbank.com</a> , 02/07/2000, 6 pages.	

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	LK	http://www.vfi-finance.com/tranz330.htm, Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service, VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	
	LL	IDEALAB COMPANY, PayMe.com, downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages.	
	LM	Intell-A-Check Corp.: "Intell-A-Check! -The Way to get Paid", Intell-A-Check product overview, retrieved from http://www.icheck.com/ on 02/07/2000, 7 pages	
	LN	KARPINSKI, R. "Web Merchants Try Debit Cards and Gift Certificates to Spur Sales" InternetWeek, 11 October 1999, 2 pages.	
	LO	LAWTON, George; "Biometrics: A New Era in Security"; 1998, Computer, Vol. 31, No. 8, pp. 16-18.	
	LP	New commercial services from Western Union allow businesses to directly transfer money internationally; User companies can now send or receive money at their own offices through on-line connection to world's largest international money transfer network. Business Wire. 16 October 1995, page 1.	
	LQ	RUSO, R. "Omaha's Giftpoint.com Draws \$5 Million Investment", Omaha World, 14 December 1999, 2 pages.	
	LR	STOCKEL, Anna; "Securing Data and Financial Transactions"; 1995, Institute of Electrical and Electronics Engineers 29th Annual Conference, pp. 397-401.	
	LS	PR Newswire, "GiftSpot.com Simplifies Gift-Giving on the Internet," 1999-10-20 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 5 pages.	
	LT	TeleCheck International, Inc.: "Making Checks Our Responsibility", retrieved from http://www.telecheck.com/home/home.html on 02/07/2000, 8 pages	
	LU	TRANSPPOINT, "The Way to Pay Online", downloaded from website http://www.transpoint.com/ on 2/10/2000, 12 pages.	
	LV	WALKER, L. "Click a Card", The Washington Post, 16 December 1999, 3 pages.	
	LW	Website "eCount" at http://www.ecount.com	
	LX	Website: "Billpoint" at http://www.billpoint.com	
	LY	Website: "eMoneyMail" at http://www.emoneymail.com	
	LZ	Website: "I-Escrow" at http://www.iescrow.com	

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				First Named Inventor	Paul A. Blair et al.
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NON PATENT LITERATURE DOCUMENTS			
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	MA	Website: "PayMe.com" at <a href="http://www.payme.com">http://www.payme.com</a>	
	MB	Website: "PayMyBills.com" at <a href="http://www.paymybills.com">http://www.paymybills.com</a>	
	MC	Website: "PayPal" at <a href="http://www.paypal.com">http://www.paypal.com</a>	
	MD	Website: "Tradesafe.com" at <a href="http://www.tradesafe.com">http://www.tradesafe.com</a>	
	ME	WIJNEN, Rene "You've Got Money!", Bank Technology News, New York, June 2000, Vol. 13, Issue 6, pg. 1	
	MF	x.com, Do More with Your Money, downloaded from website <a href="http://www.x.com">http://www.x.com</a> , 02/07/2000, 5 pages.	
	MG	<a href="http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995">http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995</a> >	
	MH	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: <a href="http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995">http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995</a> >	
	MI	LEVIN, Gary; "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages.	
	MJ	"Quick Collect"; Western Union Training Guide; 2004, 10 pages.	
	MK	"Send your payment using Western Union Quick Collect"; 2 pages.	
	ML	"Purchasing American Airlines Tickets Just Got Easier"; 2005, 4 pages.	
	MM	"Lan Airline Alliance Carriers and Western Union Offer Travelers Additional Payment Options"; 2005, 3 pages.	
	MN	"Quick Collect: Government/Child Support Agency Name, Training Guide; 2004, 7 pages.	
	MO	"Western Union Quick Collect; 3 Easy Ways to Send a Payment: In Person, Online or by Phone!"; 2 pages.	
	MP	"Western Union: Now, using our service is even more rewarding"; 1 page.	

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	MQ	"To send a Quick Collect Payment"; sample form, 1 page.	
	MR	"Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page.	
	MS	"Quick Collect Sales Presentation"; 28 pages.	
	MT	"Western Union Quick Collect"; 2 pages.	
	MU	"Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page.	
	MV	"There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it."; 4 pages.	
	MW	"If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages.	
	MX	"Western Union: Ford Credit Phone Pay-How does it work?"; 2001, 1 page.	
	MY	Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages.	
	MZ	"Only Western Union"; 2 pages.	
	NA	"Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages.	
	NB	"When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages.	
	NC	"Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages	
	ND	"It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages.	
	NE	"Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages.	
	NF	"Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages.	

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	NG	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, <u>Newsbriefs</u> , Vol. 2, No. 1, 3 pages.	
	NH	"Your sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages.	
	NI	"Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages.	
	NJ	"Your sending more than a payment: You're sending peace of mind"; 2004, 3 pages.	
	NK	"SBC Communications adds Western Union Locations for Walk-in Customer Bill Payments"; SBC News Release, 2 pages.	
	NL	"Send Your Utility Bill Payment from Here!"; 4 pages.	
	NM	"Rhode Island becomes first state to accept child support payments at Western Union: More than 50 Western Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support-"; 2002, 3 pages.	
	NN	"Rhode Island becomes first state to accept child support payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, 3 pages.	
	NO	"State of Hawaii to Accept Child Support Payments at Western Union"; 2004, 2 pages.	
	NP	"Annual Report of the President of the Western Union Telegraph Company"; 1873, 11 pages.	
	NQ	"First located example of a money transfer"; 8/25/1873, 2 pages.	
	NR	"Annual Report of the President of the Western Union Telegraph Company"; 1874, 11 pages.	
	NS	"The Western Union Telegraph Company: Rules for Money Transfer Service"; 1908, 25 pages.	
	NT	"The Western Union Telegraph Company: Delivery Department Instructions"; 1926, Commercial Bulletin No. 9-A, 4 pages.	
	NU	"The Western Union Telegraph Company: Instructions for Receiving Clerks"; 1929, Commercial Bulletin No. 37-A, 3 pages.	
	NV	"Annual Report of the Western Union Telegraph Company"; 1935, 2 pages.	

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				Application Number	10/676,717
				Filing Date	September 30, 2003
				First Named Inventor	Paul A. Blair et al.
				Art Unit	3621
				Examiner Name	James A. Reagan
Sheet	13	of	21	Attorney Docket Number	020375-042000US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	NW	"Dots and Dashes"; 1935, Vol. 11, No. 9, 4 pages.	
	NX	"Annual Report of the Western Union Telegraph Company"; 1940, 3 pages.	
	NY	"Annual Report of the Western Union Telegraph Company"; 1947, 3 pages.	
	NZ	"Annual Report of the Western Union Telegraph Company"; 1949, 3 pages.	
	OA	"Annual Report of the Western Union Telegraph Company"; 1951, 5 pages.	
	OB	"Annual Report of the Western Union Telegraph Company"; 1953, 2 pages.	
	OC	"Annual Report of the Western Union Telegraph Company"; 1954, 3 pages.	
	OD	"Annual Report of the Western Union Telegraph Company"; 1973, 5 pages.	
	OE	"Annual Report of the Western Union Telegraph Company"; 1974, 9 pages.	
	OF	"Annual Report of the Western Union Telegraph Company"; 1978, 2 pages.	
	OG	"Annual Report of the Western Union Telegraph Company"; 1981, 2 pages.	
	OH	"Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page.	
	OI	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.	
	OJ	"Western Union's Would-Be Rival"; 1990, American Banker, 1 page.	
	OK	"American Express in New Ad Drive"; 1990, American Banker, 1 page.	
	OL	"American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page.	

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	OM	"Annual Report of the Western Union Telegraph Company"; 1990, 4 pages.	
	ON	"Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36.	
	OO	"Amex tests Moneygram"; 1990, Adnews, 1 page.	
	OP	"Amex aims expansion strategy at local currency exchanges"; 1990, Crain's Chicago Business, 1 page.	
	OQ	"Sending Cash in a Flash"; 1990, Travel & Leisure, page 42.	
	OR	"....And a Nine-Second Money Order Dispenser"; 1991, Post-News, Vol. 17, No. 1, 1 page.	
	OS	"Money-wire giants battle for business: Currency exchanges wooed"; 1991, Chicago Sun Times, 2 pages.	
	OT	"Sending Cash in a Flash: There are more ways to do it than you might think"; 1991, 2 pages.	
	OU	"Loved one stranded? Send Cash"; 1991, Akron Beacon Journal, 2 pages.	
	OV	"Common Values: Uncommon Opportunities"; 1995, First Data Corporation Annual Report, 2 pages.	
	OW	"Behind the Scenes of Life"; 1996, First Data Corporation Annual Report, 3 pages.	
	OX	"First Data InfoSource Offers Database Analysis with DecisionScope"; 1996, First Data Corporation News Release, 2 pages.	
	OY	"First Data and Netscape Offering Internet Payment Processing Service; 1996, First Data Corporation News Release, 3 pages.	
	OZ	"CES/NaBANCO Introduces Stored Value Card Technology: Blockbuster Video is First Merchant Partner"; 1996, First Data Corporation News Release, 3 pages.	
	PA	"First Data to Offer Card Profitability Software from HNC: Distribution Agreement Poised to Repeat Falcon Success"; 1996, HNC Software, Inc. News Release, 3 pages.	
	PB	"VIPS Introduces MCSOURCE to Managed Healthcare Industry"; 1996, VIPS Healthcare Information Systems News Release, 2 pages.	

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	PC	"Leading Provider of Transaction Card Processing Selects Connect Oneserver Software as a Solution for Advanced Internet Merchant Services: First Data Chooses OneServer as an Application to Deliver the Internet to Banks and Merchants"; 1996, press Release, 4 pages.	
	PD	"Netscape Announces Netscape Livepayment to Facilitate Internet Commerce"; 1996, Netscape News Release, 4 pages.	
	PE	"Stream, LiteNet, BBN, and KPMG Announce Industry-Wide Initiative to Enable Wide-Scale Software Electronic Commerce"; 1996, News Release, 6 pages.	
	PF	"First Data and Netscape Announce Program to Help Businesses Establish Payment-Enabled Web Sites"; 1996, First Data Corporation News Release, 5 pages.	
	PG	"FDR to Offer HNC Software's Real-Time Fraud Detection: New distribution Agreement to Benefit Card Banks"; 1996, First Data Resources News Release, 2 pages.	
	PH	"First Data Aligns with CyberCash to Offer New Electronic Coin Service"; 1996, First Data Corporation News Release, 3 pages.	
	PI	"First Data, First USA Paymentech, GE Capital Invest in First Virtual Holdings"; 1996, First Virtual Holdings Corporation News Release, 3 pages.	
	PJ	"Annual Report of First Data Corporation"; 1998, 3 pages.	
	PK	"Annual Report of First Data Corporation"; 1999, 2 pages.	
	PL	"American Express Introduces Automated Money Order Dispenser"; 1991, Professional Check Cashier, 1 page.	
	PM	"Western Union Payment Services, Bidpay and Quick Collect, Online Bill Payment, Online Auction Payments"; <a href="http://www.westernunion.com/info/osComparePayment.asp">http://www.westernunion.com/info/osComparePayment.asp</a> , 2 pages.	
	PN	"About Western Union: Company History"; <a href="http://www.payment-solutions.com/history.html">http://www.payment-solutions.com/history.html</a> , 2 pages.	
	PO	"Western Union Money Transfer Services, Send Money Online, Money Orders, Send Telegrams"; <a href="http://www.westernunion.com/info/osCompareMoneyMessage.asp">http://www.westernunion.com/info/osCompareMoneyMessage.asp</a> , 2 pages.	
	PP	"Quick Pay: The Convenient and reliable way to receive payments from customers worldwide"; <a href="http://www.payment-solutions.com/quickpay.html">http://www.payment-solutions.com/quickpay.html</a> , 3 pages.	
	PQ	Quick Cash: A safe and reliable way to send funds around the world"; <a href="http://www.payment-solutions.com/quickcash.html">http://www.payment-solutions.com/quickcash.html</a> , 1 page.	
	PR	"Signature Services: Helping financial institutions send funds faster"; <a href="http://www.payment-solutions.com/signature.html">http://www.payment-solutions.com/signature.html</a> , 1 page.	

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	PS	"American Express Money Orders, Travelers Cheques Now on Sale"; 1936, Dots and Dashes, 2 pages.	
	PT	List of Prepaid Services; <a href="http://www.westernunion.com/info/osComparePrePaid.asp">http://www.westernunion.com/info/osComparePrePaid.asp</a> , 1 page.	
	PU	"Get your Collect Card"; 1939, Dots and Dashes, 2 pages.	
	PV	Picture of Bill payment form or advertisement, 1 page.	
	PW	"NTS Completes Merger with EDS Fleet Services; New First Data Unit Sets Sights on New Markets"; 1996, NTS Press Release, 3 pages.	
	PX	Transfers require ID made by telephaph; 1895, Tariff Book, 4 pages.	
	PY	American Greeting Cards Click-Through; 38 pages.	
	PZ	"MoneyZap.com Greeting Card Process Flow"; 2000, 2 pages.	
	QA	"Western Union/Money Zap: Send and receive money easily over the internet"; <a href="http://www.moneyzap.com/main.asp">http://www.moneyzap.com/main.asp</a> , 23 pages.	
	QB	"Western Union Gift Greetings"; 6 pages.	
	QC	"PayPal: The way to send and receive money online"; 4 pages.	
	QD	"Aeromexico and Western Union Partner to Offer a Cash Payment Option for Booking Airline Tickets"; 2004, Press Release, 2 pages.	
	QE	"Western Union and Continental Airlines Introduce New Quick and Easy Cash Payment Option When Booking Flights"; 2004, Press Release, 2 pages.	
	QF	"Purchasing American Airlines Tickets Just Got Easier"; 2004, Press Release, 4 pages.	
	QG	"LAN Airline Alliance Carriers and Western Union offer Travellers Additional Payment Options"; 2005, Press Release, 3 pages.	
	QH	"Western Union Financial Services, Inc.: Benefits Quick Cash Agreement and Disclosure Statement"; 1998, 2 pages.	

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	QI	"Western Union Financial Services, Inc.: Cash Card Agreement and Disclosure Statement"; 1998, 2 pages.		
	QJ	"Federal Benefits Checks are Going Away-Don't Let Your Customers Go with Them: Announcing the Western Union Benefits Quick Cash Program"; 4 pages.		
	QK	"Introducing the Western Union Cash Card Program"; 1998, 2 pages.		
	QL	"Western Union Creates Phone Card with BLT Technologies"; 1997, PR Newswire Association, 2 pages.		
	QM	"AT&T Wireless to Offer Western Union SwiftPay as Replenishment Option for AT&T Free2Go Wireless Prepaid Customers"; 2001, PR Newswire Association, 2 pages.		
	QN	"New Western Union SwiftPay Service Continues Expansion of Consumer-to-Business Payment Options"; 1999, PR Newswire Association, 2 pages.		
	QO	"Western Union SwiftPay Selected by SHEAKLEY UNISERVICE to Complete W-2 Reprint Transactions"; 2000, PR Newswire Association, 2 pages.		
	QP	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: More that 50 Western Union Convenience Pay Agent Locations Offer New Level of Convenience to Rhode Island Residents Who Pay Child Support"; 2002, Press Release, 3 pages.		
	QQ	"Rhode Island becomes First State to Accept Child Support Payments at Western Union: Government Payment Leader govONE Solutions Adds Walk-in to Full Suite of Payment Options"; 2002, Press Release, 3 pages.		
	QR	"SBC Communications Adds Western Union Locations for Walk-In Customer Bill Payments"; 2005, Press Release, 2 pages.		
	QS	"Western Union Money Orders More Popular Than Ever": 1942, Dots and Dashes, Vol. 18, No. 3, 2 pages.		
	QT	"Refund of Money Transfers"; 1913, Journal of the Telegraph, 2 pages.		
	QU	Western Union Credit Card; 1915, 4 pages.		
	QV	How money by phone was paid;; Money Transfer Service: Book of Rules and List of Offices; 1926, Western Union Telegraph Company, 3 pages.		
	QW	"Pilgrims Started Thanksgiving Custom"; Dots and Dashes, Vol. 9, No. 11, 2 pages.		
	QX	"The Yellow Blank is Correct for every social need"; 1930, Western Union Booklet, 2 pages.		

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	QY	"Last of the Pony Express Riders Tells His Story"; 1932, Dots and Dashes, Vol. 8, No. 10, 2 pages.	
	QZ	"Nation Receives Time Over Western Union Network"; 1931, Dots and Dashes, Vol. 7, No. 5, 2 pages.	
	RA	"Collect your delinquent accounts by Telegraph"; 1933, Form 1229-A, 1 page.	
	RB	"Reynolds Arcade was Western Union Birthplace"; 1933, Dots and Dashes, Vol. 9, No. 8, 2 pages.	
	RC	"Messenger Work Full of Adventure, Excitement"; 1933, Dots and Dashes, Vol. 9, No. 11, 2 pages.	
	RD	Shopping Order service and gift service; 1934, Western Union Telegraph Company, Money Order Book, 6 pages.	
	RE	Money Orders by Phone; 1935, Fortune Magazine, 3 pages.	
	RF	"The Yellow Blank: When, Why, How to Use It"; 1934, 5 pages.	
	RG	Money Order with confirmation; 1948, 1 page.	
	RH	"Western Union Products and Services: a brief description"; 1960, 21 pages.	
	RI	Survey of services; 1960, 15 pages.	
	RJ	Western Union News Supplement: Automatic travelers checks using Western Union; 1975, 2 pages.	
	RK	Western Union New Supplement: Money Orders delivery through Mailgram: 1975, 2 pages.	
	RL	Candygram payment service, 1 page.	
	RM	Remittance for order sent via Western Union; 1933, 2 pages.	
	RN	Western Union Telegraph Company; 1933, Money Order Message	

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	RO	Gift: Money Order for something you really want: 1933, 1 page.	
	RP	Holiday Greeting by Western Union; 1933, 1 page.	
	RQ	Western Union Money Transfer, Form 72-A, 1933, 1 page.	
	RR	Western Union Foreign Transfer Order, Form 72-A, 1933, 1 page.	
	RS	Western Union Domestic Transfer Order, Form 72-A, 1933, 1 page.	
	RT	Western Union Gift Orders: A Practical Answer to the Christmas Gift Problem, 1933, 1 page.	
	RU	Western Union Gift Orders: The Sensible, Convenient Way to take care of your Christmas Shopping; 1933, 1 page.	
	RV	Shopping Order by Western Union, 1933, 1 page.	
	RW	Western Union Shopping Order, 1933, 2 pages.	
	RX	Western Union Hotel-Motel Reservation Service, 1 page.	
	RY	bidpay.com: Whois search results; 2003, <a href="http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid+VZDZVYDD1J">http://www.networksolutions.com/en_US/whois/results.jhtml;jsessionid+VZDZVYDD1J</a> , 2 pages.	
	RZ	"billserv.com Launches bills.com, as internet Portal for Consumers to Pay All Bills Online at No Cost"; 2000, Business Wire, 1 page.	
	SA	First Data Acquires PaySys International; 2001, Press Release, 2 pages.	
	SB	Luxury Brands LLC: World Famous Brands at Liquidation Proces; <a href="http://www.auctionbytes.com/cab/pages/payment">http://www.auctionbytes.com/cab/pages/payment</a> , 3 pages.	
	SC	PayPal for the Palm; <a href="http://handheldnews.com/file.asp?ObjectID=5401">http://handheldnews.com/file.asp?ObjectID=5401</a> , 2 pages.	
	SD	PayPal.com Case Study; <a href="http://fox.rollins.edu/~slackman/PayPal.htm">http://fox.rollins.edu/~slackman/PayPal.htm</a> , 2003, 7 pages.	

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	SE	PayPal-News; <a href="http://www.ndrys.com/paypal.html">http://www.ndrys.com/paypal.html</a> , 2003, 3 pages.	
	SF	HOFFMAN, Karen Epper; "PayPal Still Running Free"; 2003, Bank Technology News, 3 pages.	
	SG	LATOUR, Almar; "PayPal Electronic Plan May be on the Money in Years to Come"; 1999, The Wall Street Journal, 2 pages.	
	SH	PLOTKIN, Hal; "Beam Me up Some Cash"; 1999, Silicon Valley Insider, 3 pages.	
	SI	BONEH, Dan; "Beaming Money by Email is Web's Next Killer App"; 1999, PR Newswire, 4 pages.	
	SJ	BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service; 7 pages.	
	SK	BidPay: Buyer FAQs - Receiving Payments and Using the Money Order Service; 7 pages.	
	SL	STEINER, Ina; "BidPay.com Offers Click and Pay Service for buyers"; 2000, Auction Bytes, 4 pages.	
	SM	STEINER, Ina; "Follow-up to BidPay Article"; 2000, Auction Bytes, 3 pages.	
	SN	STEINER, Ina; "PayPal Online Payment Service - Another Way to Pay for Auction Items"; 2000, Auction Bytes, 4 pages.	
	SO	STEINER, Ina; "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services"; 2000 Auction Bytes, 4 pages.	
	SP	WERMER, Sandra; "A million credit card transactions in five hours"; 1997, Primeur, 2 pages.	
	SQ	"PaySys signs up four Asian distributors"; 1997 Orlando Business Journal, 3 pages.	
	SR	Products and Services for PaySys, 2 pages.	
	SS	VisionPLUS Consumer Payment Solution Overview, 2 pages.	
	ST	PaySys - company overview, 2 pages.	

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	SU	State of New York Banking Department: Staff Letters and Memoranda; 2000, <a href="http://www.banking.state.ny.us/lo000718.htm">http://www.banking.state.ny.us/lo000718.htm</a> , 2 pages.	
	SV	WIJNEN, Rene; "You've Got Money!"; 2000, Bank Technology News, Vol. 13, No. 6, 4 pages.	

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